

IN THE CLAIMS

Claim 5 has been cancelled. Claims 28 through 32 are newly added. Please amend the remaining claims of this application as shown below.

1. (Currently Amended) A method for administering insurance claims ~~and monitoring claim-related data in a purchase trend database~~, comprising the steps of:

- (a) receiving a claim;
- (b) ~~investigating the claim;~~
- (eb) determining a ~~monetary~~dollar value of ~~said~~the claim;
- (~~dc~~) issuing a card representing an account;
- (d) ~~-funding said account with at least a portion of said monetary-the dollar~~
value of the claim;
- (e) monitoring the activity of said account to obtain information regarding usage
of said~~collecting purchase information from the card account~~; and
- (f) analyzing said information to determine trends in said usage of said
card~~entering the purchase information into the database~~.

2. (Currently Amended) The method according to claim 1, wherein said trends
comprise~~further comprising the step of:~~

- ~~— (g) using the database to review purchase trends.~~

3. (Currently Amended) The method according to claim 1, further comprising the step of:

(hg) analyzing said information to determine the accuracy of said determining said monetary value using the database to review insurance investigations for accuracy.

4. (Currently Amended) The method according to claim 1, wherein ~~the said~~ card account is a debit card account.

5. (Cancelled)

6. (Currently Amended) The method according to claim 1, wherein said usage of said card~~the purchase information~~ reflects the payment of an actual repair cost of an vehicle~~automobile~~ and further comprising the step of:

(g) comparing ~~said~~ the determined monetary~~dollar~~ value of ~~said~~ the claim to ~~said~~ the actual repair cost of ~~said~~ the vehicle~~automobile~~.

7. (Currently Amended) The method according to claim 1, wherein said~~the~~ claim relates to an automobile accident.

8. (Currently Amended) The method according to claim 1, wherein said~~the~~ claim relates to medical treatment.

9. (Currently Amended) The method according to claim 1, wherein said~~the~~ claim relates to death benefits.

10. (Currently Amended) The method according to claim 1, wherein ~~said~~the claim relates to property damage.

11. (Currently Amended) The method according to claim 1, wherein ~~said~~the claim relates to property loss.

12. (Currently Amended) The method according to claim 1, wherein ~~said~~the claim relates to theft.

13. (Currently Amended) The method according to claim 1, wherein the information ~~obtained~~collected in step (e) includes a time of ~~purchase~~usage of said card.

14. (Currently Amended) The method according to claim 1, wherein the information ~~obtained~~collected in step (e) includes an monetary amount ~~related to said usage of said card~~of ~~purchase~~.

15. (Currently Amended) The method according to claim 1, wherein the information ~~obtained~~collected in step (e) includes a place of ~~usage of said card~~purchase.

16. (Currently Amended) The method according to claim 1, wherein the information ~~obtained~~collected in step (e) includes a time, place, and amount of each occurrence of usage of said card~~purchase~~.

17. (Currently Amended) The method according to claim 1, further comprising the step of:
- (g) closing ~~said~~the account after a predetermined amount of time.
18. (Currently Amended) The method of claim 17, further comprising the step of:
- before step (g), ~~disbursing~~~~reimbursing the insured any~~ balance~~money~~ remaining in ~~said~~the account.
19. (Currently Amended) The method of claim 1, wherein ~~said~~the card account is managed by an third party~~independent~~ claim service provider.
20. (Currently Amended) The method of claim 1 wherein ~~said~~the card account is managed by an insurance company.
21. (Currently Amended) A method for adjudicating a claim arising from a covered event~~automobile repair claims~~, comprising the steps of:
- (a) receiving an insurance claim related to a covered event~~from a policyholder~~;
 - (b) ~~determining~~receiving a determination of a monetary~~dollar~~ value of ~~said~~the claim ~~from an adjuster~~;
 - (c) ~~establishing~~issuing an debit account funded with at least a portion of said monetary~~the dollar value of said~~the claim ~~to the policyholder~~;
 - (d) ~~obtaining~~collecting purchase information relating to the use of said account~~date, place, and amount of each purchase made on the debit account~~; and

- (e) organizing said collating the purchase information in a database to be used for analyzing trends related to said use of said account.

22. (Currently Amended) The method according to claim 21, wherein ~~said the~~ determination of ~~said monetary the dollar value of said the claim is received in step (b) was~~ made by an insurance adjuster; wherein ~~said usage the purchase information~~ comprises collected in step (d) includes the an actual amount paid to cover any loss incurred as a result of said covered events spent on repairing an automobile; and further comprising the steps of :

- (f) determining the difference between said monetary comparing the dollar value of said the claim to said the actual amount paid to cover said loss from said covered events spent on repairing the automobile; and
- (g) determining the accuracy of said determination of said monetary value in response to said difference evaluating the performance of the insurance adjuster.

23. (Currently Amended) The method according to claim 21, further comprising the steps of:

- (f) analyzing said organized information the collated data; and
- (g) identifying statistically significant trends in said the purchase information.

24. (Currently Amended) The method of claim 21, wherein ~~said the~~ debit account expires after a predetermined amount of time.

25. (Currently Amended) The method of claim 21, wherein ~~said the debit~~ account has a predetermined maximum value.

26. (Currently Amended) A method for paying insurance claims, comprising the steps of:

- (a) receiving a claim ~~relating to an insured's policy~~ from a third party claimant;
- (b) ~~determining~~ adjusting a monetary value of ~~said the~~ claim;
- (c) issuing a ~~funded card account to said the~~ third party claimant, said card being associated with an account;
- (d) funding said account with at least a portion of said monetary value;
- (~~de~~) obtainingcollecting purchase information relating to the usage of said card by said third party claimantdate, place, and amount of each purchase made on the cardaccount; and
- (e) organizing saidcollating the purchase information in a database; and
- (f) analyzing said organized information to determine characteristics in said usage of said card.

27. (Currently Amended) The method according to claim 26, further comprising the steps of:

- ~~(f)~~ analyzing the collated data;
- (g) identifying statistically significant trends in said organized informationthecollated data; and

(h) evaluating the accuracy of said monetary value determination~~claim adjustment~~
process of step (b).

28. (New) The method according to claim 27, further comprising the step of:

(i) modifying said determining said monetary value in response to said evaluated accuracy of said monetary value determination.

29. (New) A method for administering insurance claims, comprising the steps of:

- (a) receiving a plurality of claims;
- (b) determining monetary values for each of said plurality of claims;
- (d) issuing cards representing accounts;
- (e) funding said accounts with said monetary values;
- (e) monitoring the activity of said card accounts to obtain information relating to the usage of said cards; and
- (f) analyzing said information to determine trends in said usage of said cards.

30. (New) A method for administering an insurance claim, comprising the steps of:

issuing a card account to an insurance claimant to receive reimbursement;
authorizing an extension of credit equal to the determined monetary value of said insurance claim;
collecting information relating to usage of said card account; and
analyzing said information to determine trends in said usage of said account.

31. (New) The method according to claim 30, wherein said card account comprises a line of credit not associated with said insurance claim.

32. (New) The method of claim 30, wherein said card account is pre-funded at the time of issuing said card account.